

In re:
Sergey V Kholod
Anna P Kholod
Debtors

Case No. 23-30511-ltb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0419-3

User: admin

Page 1 of 3

Date Rcvd: Aug 10, 2023

Form ID: 309I

Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2023:

Recip ID	Recipient Name and Address
db/db	+ Sergey V Kholod, Anna P Kholod, 1027 Ridgefield Circle, Indian Trail, NC 28079-9436
6508618	+ Active Waste, PO Box 10, Waxhaw, NC 28173-1038
6508619	+ Adam Tan, 3119 Pinehurst Place, Charlotte, NC 28209-3101
6508624	+ Blue Book, 925 Westchester Avenue, Ste 101, West Harrison, NY 10604-3562
6508625	+ Bluegrass Funding, 462 S 4th St #2600, Louisville, KY 40202-3452
6508628	+ Carolina CAT, 6408 N Tryon St, Charlotte, NC 28213-7916
6508629	+ Carolina Tractor & Equipment Co., PO Box 1095, Charlotte, NC 28201-1095
6508630	+ Charles & Ashley Perez, c/o Eric Spengler, Spengler & Agans, PLLC, 352 N. Caswell Road, Charlotte, NC 28204-2469
6508632	+ Christopher J. Danko, 9911 Glencrest Dr, Huntersville, NC 28078-4295
6508633	+ Country Boy Landscaping, 429 Old Mooreseville Road, Sparta, NC 28675
6508634	+ Credit International Corp, 10413 Beardslee Blvd. #A, Bothell, WA 98011-3463
6508635	+ Credit International Corp, PO Box 1268, Bothell, WA 98041-1268
6508637	+ Dan Barton, c/o Sellers, Ayers, Dortch & Lyons, PA, 301 Midtown, Ste 410, 301 South McDowell St, Charlotte, NC 28204-2623
6508640	+ Dominion Energy, PO Box 25478, Richmond, VA 23260-5478
6508641	+ Fundworks (IACC), c/o Joshua J. Provost, Esq, 25852 Mcbean Pkwy # 801, Valencia, CA 91355-2004
6508643	+ Hajoir Alhassan, c/o Taylor Law, 324 N. First Street, Albemarle, NC 28001-3905
6508645	+ Homeadvisor, c/o CMI, PO Box 28851, Philadelphia, PA 19151-0851
6508646	+ Hometown Capital, 4017 Central Pike, Hermitage, TN 37076-3156
6508647	+ Ikon Hauling, LLC, 3610 W Hwy 74, Monroe, NC 28110-8442
6508649	+ Jermel Douglas, 1679 Cranium Dr, Lancaster, SC 29720
6508652	+ KMK Investment Group, LLC, c/o Marshall P. Walker, Gray, Layton Kersh, PO Box 2636, Gastonia, NC 28053-2636
6508650	+ Kelly Enos, 3480 Carmie Lane, Salisbury, NC 28144-1289
6508651	+ Kirk P. Waters, 1700 Millbridge Parkway, Waxhaw, NC 28173-4524
6508653	+ Mantis Funding, 2700 N. Military Trail #450, Boca Raton, FL 33431-1808
6508654	+ Michael & Jean McGregor, 1722 Walden Pond Lane, Waxhaw, NC 28173-8366
6508655	+ Mint Hill Tool Rental, 11223 Blair Rd, Charlotte, NC 28227-6870
6508656	+ Mozstone LLC, 3101 Yorkmont Rd, Ste 1600, Charlotte, NC 28208-7374
6508659	+ PRG, 5690 BTC Blvd, Ste 650E, Englewood, CO 80111
6508658	#+ Palmera Distribution Inc, 127 Hunslet Circle, Charlotte, NC 28206-2489
6508660	+ Proventure Capital Funding, LLC, 99 Wall Street, Ste 576, New York, NY 10005-4301
6508661	+ Redstone Materials, 4815 Persimmon Court, Monroe, NC 28110-9314
6508662	+ Royal Funding LLC, 180 Maiden Lane, Floor 13, New York, NY 10038-4925
6508663	#+ Sac Rentals LLC, 215 Rowel Drive, Unit E, Indian Trail, NC 28079-9663
6508665	+ Simple Life Enterprises, LLC, 122 Flora Vista Dr, Mooresville, NC 28117-8577
6508668	+ Sunbelt Rentals, 1009 Technology Drive, Indian Trail, NC 28079-7523
6508670	+ Takesha & Dion Brace, 174 Old Forge Road, Rock Hill, SC 29732-3280
6508671	+ Terry & Tammy Washington, 6112 Birdsome Rd, Concord, NC 28025-9101
6508672	+ The Avanza Group LLC, 3974 Amboy Road, Ste 304, Staten Island, NY 10308-2414
6508673	+ Thomas Rental, 8542 Monroe Rd, Charlotte, NC 28212-7509
6508674	+ Townsquare Interactive, 200 S Tryon St. Ste 400, Charlotte, NC 28202-0095
6508676	+ Truist Mortgage, 1001 Semmes Ave RVW 3004, Richmond, VA 23224-2245

TOTAL: 41

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jdalrymple@matthewsattorneys.com	Aug 10 2023 18:15:00	Jeffrey G. Dalrymple, P.A., Jeffrey G. Dalrymple, PA, 2435 Plantation Center Drive, Suite 205, Matthews, NC 28105
tr	+ Email/Text: ebnmail@ch13clt.com	Aug 10 2023 18:15:00	Jenny P. Holman, Office of the Chapter 13 Trustee, 5970 Fairview Rd, Suite 650, Charlotte, NC 28210-2100
smg	Email/Text: USANCW.Bankruptcy-eNotices@usdoj.gov	Aug 10 2023 18:15:00	United States Attorney, 227 West Trade Street, Carillon Bldg, Suite 1700, Charlotte, NC 28202-1648
6508621	+ EDI: CINGMIDLAND.COM	Aug 10 2023 22:15:00	AT&T, c/o Bankruptcy, 1801 Valley View Ln, Farmers Branch, TX 75234-8906
6508620	+ Email/PDF: bncnotices@becket-lee.com	Aug 10 2023 18:23:31	American Express TRS Co. Inc., 4315 South 2700 West, Salt Lake City, UT 84184-0001
6509733	+ EDI: AISACG.COM	Aug 10 2023 22:15:00	Attn: Capital One Auto Finance, a division of Capi, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
6508622	EDI: BANKAMER.COM	Aug 10 2023 22:15:00	Bank of America, P.O. Box 982235, El Paso, TX 79998
6508623	EDI: TSYS2	Aug 10 2023 22:15:00	Barclays, PO Box 8833, Wilmington, DE 19899-8833
6508626	EDI: CAPITALONE.COM	Aug 10 2023 22:15:00	Capital One, Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285
6508627	EDI: CAPONEAUTO.COM	Aug 10 2023 22:15:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
6508636	Email/PDF: creditonebknofications@resurgent.com	Aug 10 2023 18:23:27	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
6508638	+ Email/Text: electronicbkydocs@nelnet.net	Aug 10 2023 18:15:00	Department of Education/Nelnet, 121 S. 13th Street, Lincoln, NE 68508-1904
6508639	Email/Text: MDNCbankruptcynotices@smithdebnamlaw.com	Aug 10 2023 18:15:00	Discover Bank, c/o Smith Debnam, PO Box 176010, Raleigh, NC 27619-6010
6508642	+ Email/Text: mcardini@he-equipment.com	Aug 10 2023 18:15:00	H&E Equipment Services, c/o Mary C. Cardini, 7500 Pecue Lane, Baton Rouge, LA 70809-5107
6508644	Email/Text: Bankruptcy@hercrentals.com	Aug 10 2023 18:15:00	Herc Rentals, Inc., 901 Westinghouse Blvd, Charlotte, NC 28273
6508648	EDI: IRS.COM	Aug 10 2023 22:15:00	Internal Revenue Service, Bankruptcy Section, PO Box 7346, Philadelphia, PA 19101-7346
6508631	EDI: JPMORGANCHASE	Aug 10 2023 22:15:00	Chase, Cardmember Services, P.O. Box 15153, Wilmington, DE 19886-5153
6508657	+ EDI: NCDEPREV.COM	Aug 10 2023 22:15:00	NC Dept of Revenue, Bankruptcy Department, PO Box 1168, Raleigh, NC 27602-1168
6508773	EDI: NCDEPREV.COM	Aug 10 2023 22:15:00	North Carolina Department of Revenue, Bankruptcy Unit, P.O. Box 1168, Raleigh, NC 27602-1168
6508664	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 10 2023 18:15:00	Santander Consumer USA, 5201 Rufe Snow Drive, North Richland Hills, TX 76180-6036
6508667	^ MEBN	Aug 10 2023 18:12:36	Stuart Lippman & Ass., 5447 E 5th St, Tucson, AZ 85711-2345
6508669	Email/Text: bankruptcy@sunrisecreditservices.com	Aug 10 2023 18:15:00	Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100

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6508675 + Email/Text: bankruptcy@bbandt.com

Aug 10 2023 18:15:00

Truist Bank, PO Box 819, Wilson, NC
27894-0819

6508666 Email/Text: bankruptcynotices@sba.gov

Aug 10 2023 18:15:00

Small Business Administration, Office of General
Counsel, 312 North Spring Street, 5th Floor, Los
Angeles, CA 90012

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
6508772	*+	Internal Revenue Service, P.O. Box 7317, Philadelphia, PA 19101-7317

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2023 at the address(es) listed below:

Name	Email Address
Jeffrey G. Dalrymple, P.A.	on behalf of Debtor Sergey V Kholod jdalrymple@matthewsattorneys.com jeffgdal@gmail.com
Jeffrey G. Dalrymple, P.A.	on behalf of Debtor Anna P Kholod jdalrymple@matthewsattorneys.com jeffgdal@gmail.com
Jenny P. Holman	clttrusteejph@ch13clt.com

TOTAL: 3

Information to identify the case:	
Debtor 1: <u>Sergey V Kholod</u> First Name Middle Name Last Name	Social Security number or ITIN: xxx-xx-3971 EIN: --
Debtor 2: <u>Anna P Kholod</u> (Spouse, if filing) First Name Middle Name Last Name	Social Security number or ITIN: xxx-xx-0207 EIN: --
United States Bankruptcy Court: Western District of North Carolina	Date case filed for chapter: 13 7/26/23
Case number: 23-30511	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sergey V Kholod	Anna P Kholod
2. All other names used in the last 8 years	aka Sergey Vitalyevich Kholod Sr., dba Legacy Remodel	aka Anna Pavlovna Kholod, fka Ganna Petrenko
3. Address	1027 Ridgefield Circle Indian Trail, NC 28079	1027 Ridgefield Circle Indian Trail, NC 28079
4. Debtor's attorney Name and address	Jeffrey G. Dalrymple P.A. Jeffrey G. Dalrymple, PA 2435 Plantation Center Drive Suite 205 Matthews, NC 28105	Contact phone (704) 847-7151 Email: jdalrymple@matthewsattorneys.com
5. Bankruptcy trustee Name and address	Jenny P. Holman Office of the Chapter 13 Trustee 5970 Fairview Rd Suite 650 Charlotte, NC 28210	Contact phone 704-372-9650 Email: clttrusteejph@ch13clt.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	401 West Trade Street Charlotte, NC 28202	Hours open: 8:30 am – 4:00 pm Contact phone 704-350-7500 Date: 8/10/23

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 7, 2023 at 11:40 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 5970 Fairview Road, Suite 650, Charlotte, NC 28210								
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> <td> Filing deadline: 11/6/23 </td> </tr> <tr> <td> Deadline for all creditors to file a proof of claim (except governmental units): </td> <td> Filing deadline: 10/4/23 </td> </tr> <tr> <td> Deadline for governmental units to file a proof of claim: </td> <td> Filing deadline: 1/22/24 </td> </tr> </table> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <table border="0"> <tr> <td> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </td> <td> Filing deadline: 30 days after the conclusion of the meeting of creditors </td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 11/6/23	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 10/4/23	Deadline for governmental units to file a proof of claim:	Filing deadline: 1/22/24	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 11/6/23									
Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 10/4/23									
Deadline for governmental units to file a proof of claim:	Filing deadline: 1/22/24									
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors									
9. Filing of plan	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.									
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.									
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.									
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.									
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.									